

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

Gloria Kearse (DECEASED)

Debtor(s)

Case No. 20-11014-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/19/2020.
- 2) The plan was confirmed on 08/18/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/01/2021.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$80,243.52.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$0.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$0.00**

Attorney fees paid and disclosed by debtor: \$2,700.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CITY OF PHILADELPHIA (LD)	Secured	NA	2,027.42	0.00	0.00	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	95.91	0.00	0.00	0.00
COMENITY BANK/EXPRESS	Unsecured	487.00	NA	NA	0.00	0.00
COMENITY BANK/LOFT	Unsecured	271.00	NA	NA	0.00	0.00
COMENITY BANK/MODELLS	Unsecured	457.00	NA	NA	0.00	0.00
COMENITY BANK/NEW YORK & CO	Unsecured	294.00	NA	NA	0.00	0.00
COMENITY BANK/PEIRCING PAGOD/	Unsecured	479.00	NA	NA	0.00	0.00
FORGE FEDERAL CREDIT UNION	Unsecured	1,895.00	1,749.63	1,749.63	0.00	0.00
FORGE FEDERAL CREDIT UNION	Unsecured	408.00	245.26	245.26	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	729.81	729.81	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	1,115.06	1,115.06	0.00	0.00
MACYS/DSNB	Unsecured	882.00	NA	NA	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	141,264.69	143,870.69	14,213.41	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	453.00	453.07	453.07	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	579.00	544.00	544.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	727.00	726.65	726.65	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	NA	9,907.94	9,907.94	0.00	0.00
SANTANDER CONSUMER USA	Secured	25,278.42	12,991.20	9,323.05	0.00	0.00
SHARKNINJA OPERATING LLC	Unsecured	332.00	NA	NA	0.00	0.00
T-MOBILE	Unsecured	1,755.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	231.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$14,213.41	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$9,323.05	\$0.00	\$0.00
TOTAL SECURED:	\$23,536.46	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$15,471.42	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$0.00</u>
Disbursements to Creditors	<u>\$0.00</u>
TOTAL DISBURSEMENTS :	<u>\$0.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/14/2021

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.